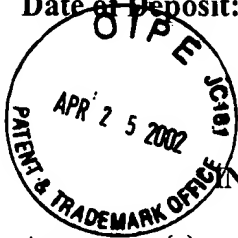


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Date of Deposit: April 25, 2002

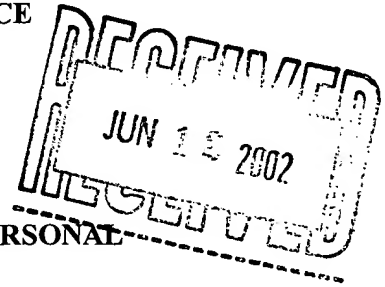


PATENT APPLICATION
Attorney Docket No.: 21822-005C

#4
2/6/ 6.13.2

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT(S): Samuel W. Lessin
SERIAL NO.: 09/930,313
FILING DATE: August 15, 2001
FOR: METHODS AND APPARATUSES FOR AN ONLINE PERSONAL
FUNDING MARKETPLACE



April 25, 2002
Boston, Massachusetts

BOX IDS
Commissioner for Patents
Washington, D.C. 20231

TRANSMITTAL LETTER

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Transmitted herewith for filing in the present application are the following documents:

- ☒ Information Disclosure Statement
- ☒ Modified Form 1449
- ☒ Return Postcard

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If the enclosed papers are considered incomplete, the Mail Room and/or the Application Branch is respectfully requested to contact the undersigned at 212/692-6803, New York, New York.

A duplicate copy of this transmittal letter is enclosed.

Respectfully submitted,

Brian P. Hopkins
Registration No. 42,669
Attorney for Applicants
MINTZ, LEVIN, COHN, FERRIS
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PATENT TRADEMARK OFFICE

Express Mail Label No.: EU282823956
Date of Deposit: April 25, 2002



Attorney Docket No. 21822-005C

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANTS: **Samuel W. Lessin**
SERIAL NUMBER: **09/930,313** EXAMINER: **Not yet assigned**
FILING DATE: **August 15, 2001** ART UNIT: **2161**
FOR: **METHODS AND APPARATUSES FOR AN ONLINE PERSONAL
FUNDING MARKETPLACE**

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April 25, 2002
Boston, Massachusetts

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Box IDS
Commissioner for Patents
Washington, D.C. 20231

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INFORMATION DISCLOSURE STATEMENT

Pursuant to the duty of disclosure under 37 C.F.R. §§1.56, 1.97 and 1.98, Applicants hereby make of record the documents listed below and on the attached modified Form PTO-1449 (submitted in duplicate) in the above-identified application, copies of which are submitted herewith. The order of presentation of the references should not be construed as an indication of the importance of the references.

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U.S. Patent Documents:

5,664,115	5,083,270	6,154,730
6,112,188	6,038,554	5,987,435
5,812,988	5,809,484	5,745,885

Technology Center 2100

A copy of each of the above-identified documents is enclosed unless otherwise indicated on the attached Form PTO-1449 (modified). It is respectfully requested that the Examiner consider the cited information, along with any other information, in reaching a determination concerning the patentability of the present claims, and signs the enclosed form PTO-1449 to evidence that the cited information has been fully considered by the Patent and Trademark Office during the examination of this application.

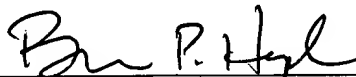
By submitting this Information Disclosure Statement, the Applicant makes no representation that: (1) a search has been performed, of the extent of any search performed, or that more relevant information does not exist; (2) the information cited in the Statement is, or is

APPLICANTS: Samuel W. Lessin
U.S.S.N.: 09/930,313

considered to be, material to patentability as defined in 37 C.F.R. §1.56(b); and (3) the information cited in the Statement is, or is considered to be, in fact, prior art as defined by 35 U.S.C. §102.

Notwithstanding any statements by the Applicant, the Examiner is urged to form his/her own conclusion regarding the relevance of the cited information. An early and favorable action is hereby requested. Please charge any additional fees that may be due, or credit any overpayment of same, to Deposit Account No. **50-0311**, Reference No. 21822-005C.

Respectfully submitted,



Brian P. Hopkins, Reg. No. 42,669
Attorney for Applicants

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Fax: (617) 542-2241

Dated: April 25, 2002

Express Mail No. EU282823956US
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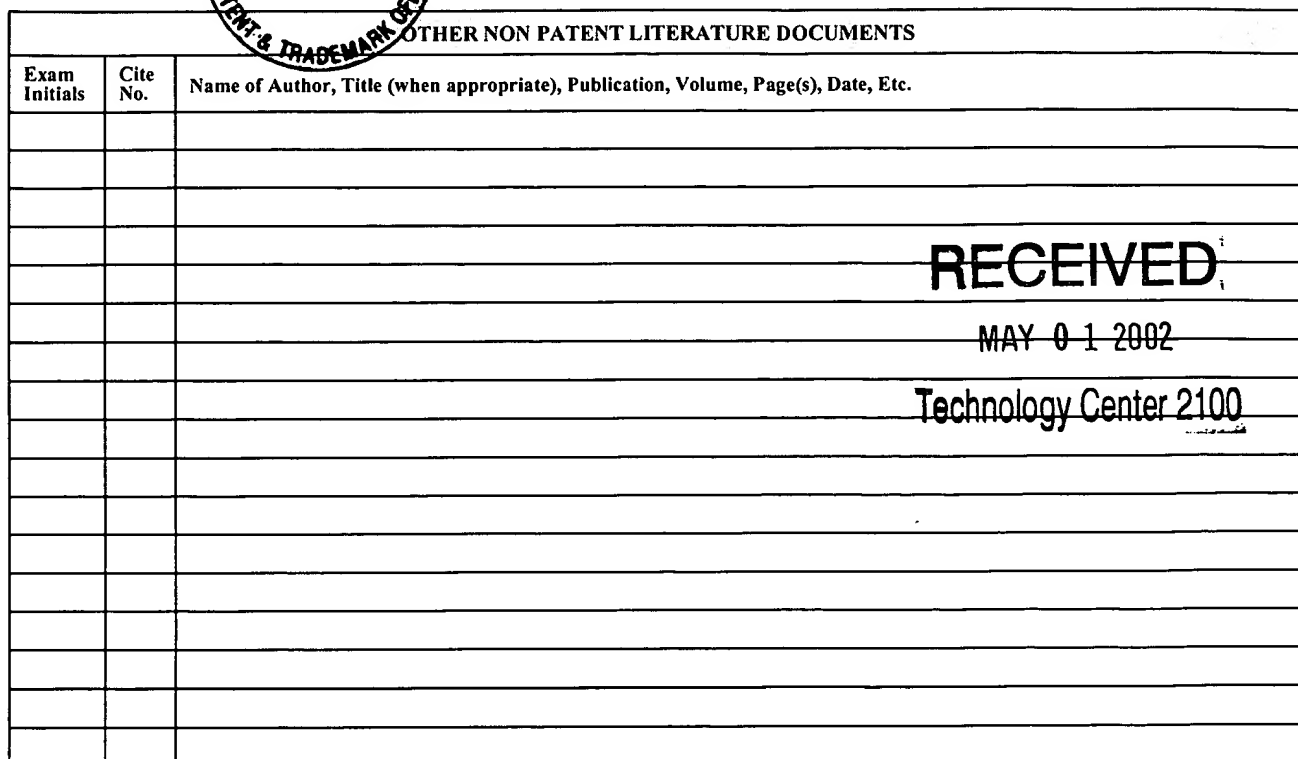
Date of Deposit: April 25, 2002

<p>Modified Form 1449/PTO</p> <p>APR 2 5 2002</p> <p>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</p> <p>(use as many sheets as necessary)</p>	Application Number	09/930,313
	Filing Date	August 15, 2001
	First Named Inventor	Samuel W. Lessin
	Group Art Unit	2161
	Examiner Name	Not yet assigned
	Attorney Docket Number	21822-005C

U.S. PATENT DOCUMENTS							
Exam Initials	Cite No.	U.S. Patent Document No.	Issue Date	Name of Patentee(s) or Applicant(s)	Class	Sub Class	Filing Date If Appropriate
		5,664,115	09/02/97	Fraser	705	37	
		5,083,270	01/21/92	Gross et al.	364	408	
		6,154,730	11/28/00	Adams et al.	705	35	
		6,112,188	08/29/00	Hartnett	705	35	
		6,038,554	03/14/00	Vig	705	400	
		5,987,435	11/16/99	Weiss et al.	705	36	
		5,812,988	09/22/98	Sandretto	705	36	
		5,809,484	09/15/98	Mottola et al.	705	38	
		5,745,885	04/28/98	Mottola et al.	705	38	

FOREIGN PATENT DOCUMENTS							
Exam Initials	Cite No.	Foreign Patent Document Office Number		Name of Patentee(s) or Applicant(s)	Date of Publication	Translation Yes No	
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[illegible]



Examiner Signature		Date Considered	
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